



**Korde & Associates, P.C.**  
Attorneys at Law

707 Sable Oaks Dr., Suite 250  
South Portland, Maine 04106  
Tel: (207) 775-6223 • Fax: (207) 775-6995

**Exhibit D**

**Serving the States of:**

- Connecticut
- Maine
- Massachusetts
- New Hampshire
- Rhode Island

January 10, 2023

Michael S. Koerner  
9 Decary Road  
Biddeford, ME 04005

CERTIFIED MAIL, RETURN  
RECEIPT REQUESTED AND  
FIRST CLASS MAIL, POSTAGE  
PRE-PAID

Notice of Right to Cure  
14 M.R.S. §6111

Re: \$227,881.00 Promissory Note and Mortgage dated October 25, 2017  
9 Decary Road, Biddeford, ME 04005  
Our File No: [REDACTED]

Dear Sir/Madam:

This office represents Norwich Commercial Group, Inc. d/b/a Norcom Mortgage ("Holder"), the current holder of the following loan documents: (i) Promissory Note dated October 25, 2017 between Norwich Commercial Group, Inc. d/b/a Norcom Mortgage, its successors and assigns as lender and Michael S. Koerner as borrower in the original principal amount of \$227,881.00 (the "Note"), and (ii) Mortgage securing repayment of the Note given by Michael S. Koerner to Mortgage Electronic Registration Systems, Inc., as nominee for Norwich Commercial Group, Inc. d/b/a Norcom Mortgage dated October 25, 2017 and recorded in the York County Registry of Deeds in Book 17590, Page 1 (the "Mortgage"). The Note and Mortgage are serviced by Norcom Mortgage ("Servicer") which is authorized to act and accept payments on behalf of the Holder. The Note and Mortgage are collectively referred to herein as the "Loan Documents."

Please be advised that you are in default of the terms of the Loan Documents. The reason for your default is the failure to make payments of principal and interest when due.

The following amounts are past due:

3 Payments of \$2,081.72	\$6,245.16
3/1/2020 - 5/1/2020	
3 Payments of \$2,570.00	\$7,710.00
6/1/2020 - 8/1/2020	
4 Payments of \$2,149.19	\$8,596.76
9/1/2020 - 12/1/2020	
12 Payments of \$2,103.71	\$25,244.52
1/1/2021 - 12/1/2021	

Hours of Operation: 8:30am - 5:30pm, EST Monday thru Friday  
www.LOGS.com/korde

Page 1 of 3

12 Payments of \$2,081.45 1/1/2022 - 12/1/2022	\$24,977.40
1 Payments of \$2,045.12 1/1/2023 - 1/1/2023	\$2,045.12
Late Charges	\$251.65
Title Fees	\$198.00
Inspection Fees	\$190.00
Property Preservation Fees	\$2,005.00
Attorney's Fees/Costs	\$1,700.53
<b>TOTAL AMOUNT DUE TO CURE THE DEFAULT</b>	<b>\$79,164.14</b>

The total amount due to cure the default does not include any amounts that become due after the date of this notice.

You have the right to cure this default by making full payment of all amounts that are due as set forth above within 35 days from the date this notice is given. If payment is not made, all sums due under the Loan Documents may be declared accelerated and immediately payable in full without further demand, and the mortgage holder or another person or entity may acquire the subject property by means of foreclosure and sale. If you meet the conditions stated in the Mortgage, you will have the right to have the enforcement of the Mortgage discontinued and to have the Note and Mortgage remain fully effective as if immediate payment in full had never been required.

Said funds must be in the form of a **bank or certified check** made payable to **Norcom Mortgage** and delivered to Korde & Associates, P.C., 707 Sable Oaks Dr., Suite 250, South Portland, ME 04106.

You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Loan Documents and to assert the nonexistence of a default or any other defense to acceleration and foreclosure. Where Court supervised mediation is available, you may request mediation to explore options for avoiding foreclosure judgment. If the Loan Documents so provide, you may also have the right to reinstate the loan after acceleration until such time as a foreclosure judgment has been entered if you: 1) pay the full amount that then would be due as if immediate payment in full had not been required; 2) correct your failure to keep any of your other promises or agreements made in the Loan Documents; 3) pay all of lender's reasonable expenses in enforcing the Loan Documents including, for example, reasonable attorney's fees; and 4) do whatever lender reasonably requires to assure that lender's rights in the subject property, lender's rights under the Loan Documents, and your obligations under the Loan Documents remain unchanged.

You may have options other than foreclosure. You may discuss available options with the Holder or Servicer or a counselor approved by the United States Department of Housing and Urban Development ("HUD"), and you are encouraged to explore available options prior to the end of your right-to-cure period. If you are in need of financial advice, you may contact a HUD approved housing counseling agency. These agencies provide experienced home ownership counseling at no charge to you. For more information regarding the agencies in your area, call 1-800-569-4287. We have also attached a list

including the name, address, telephone number and other contact information for all counseling agencies approved by HUD to assist Maine consumers.

If you wish to modify the terms of the loan, you may discuss whether this option is available by contacting:

Norcom Mortgage  
1 Corporate Drive, Suite 360  
Lake Zurich, IL. 60047-8945  
866-397-5370

If you have been previously discharged from personal liability for the obligations secured by the mortgage as a result of a bankruptcy proceeding, this letter is given to you not for the purpose of demanding payment, but to advise you of the consequences of non-payment, specifically the foreclosure of the mortgage.

If you have any questions concerning the above, please contact us at the above address.

Sincerely,

**KORDE & ASSOCIATES, P.C.**



This listing is current as of **12/14/2022**.

## Agencies located in MAINE

**Agency Name:** PENQUIS COMMUNITY ACTION PROGRAM

**Phone:** 207-973-3500

**Toll Free:**

**Fax:**

**Email:** N/A

**Address:** 262 Harlow St  
Bangor, Maine 04401-4952

**Counseling Services:** - Financial, Budgeting, and Credit Workshops  
- Mortgage Delinquency and Default Resolution Counseling  
- Pre-purchase Counseling  
- Pre-purchase Homebuyer Education Workshops

**Languages:** - English

**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

**Website:** <http://www.penquis.org>

**Agency ID:** 81649

**Agency Name:** COASTAL ENTERPRISES, INCORPORATED

**Phone:** 207-504-5900

**Toll Free:** 877-340-2649

**Fax:**

**Email:** [jason.thomas@ceimaine.org](mailto:jason.thomas@ceimaine.org)

**Address:** 30 Federal Street  
Suite 100  
BRUNSWICK, Maine 04011-1510

**Counseling Services:** - Fair Housing Pre-Purchase Education Workshops  
- Financial Management/Budget Counseling  
- Home Improvement and Rehabilitation Counseling  
- Mortgage Delinquency and Default Resolution Counseling  
- Non-Delinquency Post Purchase Workshops  
- Pre-purchase Counseling  
- Pre-purchase Homebuyer Education Workshops  
- Predatory Lending Education Workshops  
- Rental Housing Counseling  
- Reverse Mortgage Counseling  
- Services for Homeless Counseling

**Languages:** - English

- Spanish

**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

**Website:** <http://www.ceimaine.org>

**Agency ID:** 80985

**Agency Name:** FOUR DIRECTIONS DEVELOPMENT CORPORATION

**Phone:** 207-866-6545

**Toll Free:**

**Fax:**

**Email:** N/A

**Address:** 20 Godfrey Dr  
Orono, Maine 04473-3610

**Counseling Services:** - Financial Management/Budget Counseling  
- Financial, Budgeting, and Credit Workshops  
- Home Improvement and Rehabilitation Counseling  
- Non-Delinquency Post Purchase Workshops  
- Pre-purchase Counseling  
- Pre-purchase Homebuyer Education Workshops

**Languages:** - English

**Affiliation:** OWEESTA CORPORATION

**Website:** <http://www.fourdirectionsmaine.org>

**Agency ID:** 83879

**Agency Name:** AVESTA HOUSING DEVELOPMENT CORPORATION

**Phone:** 207-553-7780-3347

**Toll Free:** 800-339-6516

**Fax:** 207-553-7778

**Email:** [ndigeronimo@avestahousing.org](mailto:ndigeronimo@avestahousing.org)

**Address:** 307 Cumberland Avenue  
PORTLAND, Maine 04101-4920

**Counseling Services:** - Financial Management/Budget Counseling  
- Home Improvement and Rehabilitation Counseling  
- Mortgage Delinquency and Default Resolution Counseling  
- Non-Delinquency Post Purchase Workshops  
- Pre-purchase Counseling  
- Pre-purchase Homebuyer Education Workshops

- Rental Housing Counseling
- Rental Housing Workshops

**Languages:** - English

**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

**Website:** [www.avestahousing.org](http://www.avestahousing.org)

**Agency ID:** 81144

---

**Agency Name:** YORK COUNTY COMMUNITY ACTION AGENCY

**Phone:** 207-324-5762

**Toll Free:**

**Fax:** 207-490-5026

**Email:** [meaghan.arzberger@yccac.org](mailto:meaghan.arzberger@yccac.org)

**Address:** 6 Spruce Street

SANFORD, Maine 04073-2917

- Counseling Services:**
- Fair Housing Pre-Purchase Education Workshops
  - Financial Management/Budget Counseling
  - Home Improvement and Rehabilitation Counseling
  - Mortgage Delinquency and Default Resolution Counseling
  - Non-Delinquency Post Purchase Workshops
  - Pre-purchase Counseling
  - Pre-purchase Homebuyer Education Workshops
  - Predatory Lending Education Workshops
  - Rental Housing Counseling
  - Services for Homeless Counseling

**Languages:** - English

**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

**Website:** <http://www.yccac.org>

**Agency ID:** 81150

---

**Agency Name:** COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE

**Phone:** 207-333-6419

**Toll Free:** 800-866-5588

**Fax:** 207-795-4069

**Email:** [homequest@community-concepts.org](mailto:homequest@community-concepts.org)

**Address:** 17 Market Sq

South Paris, Maine 04281-1533

- Counseling Services:**
- Fair Housing Pre-Purchase Education Workshops
  - Financial Management/Budget Counseling
  - Financial, Budgeting, and Credit Workshops
  - Mortgage Delinquency and Default Resolution Counseling
  - Pre-purchase Counseling
  - Pre-purchase Homebuyer Education Workshops
  - Rental Housing Counseling
  - Resolving/Preventing Mortgage Delinquency Workshops

**Languages:** - English

**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

**Website:** <https://www.ccimaine.org/>

**Agency ID:** 81580

---

**Agency Name:** KENNEBEC VALLEY COMMUNITY ACTION PROGRAM

**Phone:** 207-859-1500

**Toll Free:** 800-542-8227

**Fax:**

**Email:** [housing@kvcap.org](mailto:housing@kvcap.org)

**Address:** 101 Water St

Waterville, Maine 04901-6339

- Counseling Services:**
- Financial Management/Budget Counseling
  - Mortgage Delinquency and Default Resolution Counseling
  - Pre-purchase Counseling
  - Pre-purchase Homebuyer Education Workshops

**Languages:** - English

**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

**Website:** <http://www.kvcap.org>

**Agency ID:** 81685

---

**UNITED STATES**  
**POSTAL SERVICE**  
Certificate of Mailing

To pay fee, affix to meter postage meter.

This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing.  
This form may be used for domestic and international mail.

**FROM:**

Korde & Associates, P.C.  
707 Sable Oaks Drive, Ste. 250  
South Portland, ME 04106

**TO:**

Michael S. Koerner  
9 Decary Road  
Biddeford, ME 04005

**WESTBROOK, ME 04098**  
**JAN 10 2023**  
**USPS**

**quadrant**  
**USPS**  
**CORRECTION**  
**IMI**

**\$001.65<sup>0</sup>**  
01/10/2023 ZIP 04106  
043M31235438

**US POSTAGE**

FORM #35663 VERSION: E 8/17  
U.S. PAT. NO. 5,501,393**WALZ****WALZ FROM  
CERTIFIED  
MAILER®**

Label #1

Label #2

Label #3

A FOLD AND TEAR THIS WAY → OPTIONAL

Label #5

Michael S. Koerner  
9 Decary Road  
Biddeford, ME 04005  
FC01-MECharge  
Amount:Charge  
To:

FOLD AND TEAR THIS WAY →

**TO:**Michael S. Koerner  
9 Decary Road  
Biddeford, ME 04005**SENDER:**

Korde &amp; Associates, P.C.

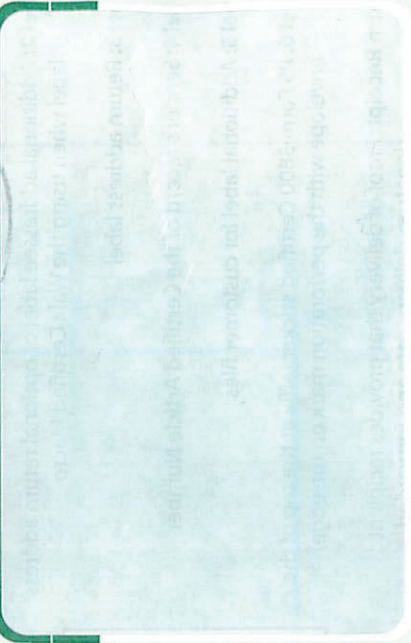
**REFERENCE:**Koerner, Michael S./DOV  
FC01-ME

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	0.81
	Certified Fee	4.00
	Return Receipt Fee	3.25
	Restricted Delivery	
	Total Postage & Fees	8.06

**USPS®****Receipt for  
Certified Mail®**No Insurance Coverage Provided  
Do Not Use for International MailESTERBROOK, MA, JAN 10 2023  
POSTMARK OR DATE

Label #6



**Certified Article Number**  
9414 7266 9904 2113 7142 82

**SENDERS RECORD**

Label #4

9414 7266 9904 2113 7142 82



**WALZ****WALZ Form No:35663**  
**Version: E 08/17**

To reorder forms, contact us at:

sales@walzgroup.com

(800) 381-3811

www.walzgroup.com

**WALZ SOLUTIONS:**

➕ WALZ CERTIFIED MAILERS : Patented forms and software to automate your in-house process

➕ WALZ OUTSOURCING SERVICES : Comprehensive Outsourcing Solutions for compliant type mailings, utilizing Certified Mail® and First-Class Mail® services

➕ TRACKRIGHT™ : Tracks USPS® Delivery events, images and updated status

➕ STORERIGHT: Return Receipt and Unclaimed Mail storage and records management system

Since 1983, WALZ has been a pioneer and the nationwide leader in providing Certified Mail solutions. We offer significant domain expertise in Certified Mail and the leading solutions in the industry.

- ➕ WALZ currently services 34 of the Fortune 100 companies and 86 of the AmLaw 200
- ➕ 80% of the top mortgage companies are our clients along with over 3,500 organizations such as government, legal, healthcare, and insurance
- ➕ Over the past 30 years, WALZ has created unique Certified Mail solutions for over 300 million mailings

**WALZ REFERRAL PROGRAM**

- + Do you know someone who could benefit from using our forms?
- + Mention our forms to a friend and tell them to mention your name when they call. Both you and your friend will receive **10% off** of your next orders (limit of 10% off per order).

**Promotional Code R1****Label 1:** Addressee label**Label 2:** Additional addressee label or optional return address label when using the Walz Certified Macro**Label 3:** Return address label**Label 4:** Sender's record of the Certified Article Number**Label 5:** Additional label for customer files**Label 6:** PS Form 3800 Certified sticker (affix at the top of the envelope with the perforation mark on the edge)**Return Receipt:** Proof of delivery that provides recipient signature, delivery date and forwarded address of delivery, if applicable**FRONT****BACK**